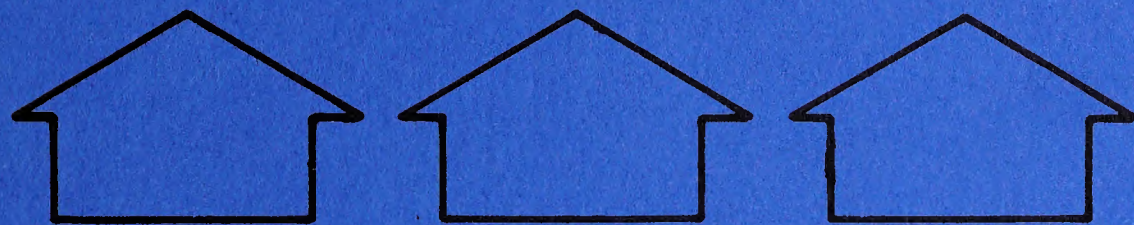
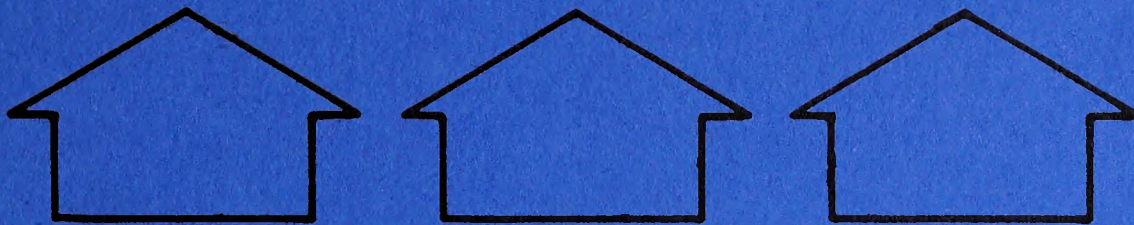


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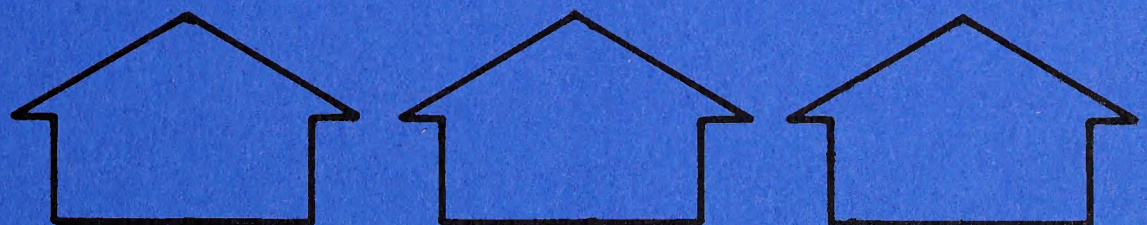
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# INITIAL HOUSING ELEMENT LOCUST, NC









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## SECTION ONE

This Initial Housing Element has two major purposes. First, it attempts to gather and assemble in one report all available data on housing relevant to the Town of Los Alamitos. Secondly, this Housing Element responds to the State of California's requirement that all cities and counties prepare a Housing Element by January 1, 1973, as part of the State's "701" Program.

The data presented in this document can be used as an inventory of housing resources for Los Alamitos as well as other interested parties. It also provides a basis for the development of housing goals and objectives. The purpose of this report is to provide a basis for the development of a comprehensive housing program aimed at attacking a long range of problems related to housing.

Primary housing data was obtained from three major sources: 1) the 1970 Census; 2) a field survey conducted in January 1973; and 3) a General Land Development Plan for Los Alamitos, California, Council of Governments, May 1973. All existing planning documents were consulted in an effort to avoid unnecessary repetition of effort and expense. The findings and conclusions of this report are consistent with those found in the General Land Development Plan. It is also acknowledged that the "Regional Housing Plan", prepared by the Council of Governments, was consulted in an effort to maintain overall consistency.

## INTRODUCTION

The Initial Housing Element is divided into six sections. Section One, the Introduction, outlines the purpose and scope. Section Two, Housing Supply, discusses the current housing supply. Section Three, Demand for Housing, discusses the future demand for housing in the Los Alamitos planning area. Section Four, Housing Goals and Objectives, formulates broad goals and annual housing objectives. Section Five, Housing Policy Statements, formulates overall strategies, including implementation strategies to correct existing housing conditions while making an effort to maintain and preserve existing and future standard housing. The final section, Section Six, is an appendix of environmental and historical considerations.

Whereas Section Two and Three focus on the existing and future housing stock, Section Four and Five seek to formulate specific housing policy statements.

Housing policy statements are based on the statistical findings in Section Two and Three, and are important to the needs and desires of Los Alamitos residents as expressed by various town committees. Public input for housing issues and review provides the foundation for a continuing public participation process. This method has provided local officials with valuable information in the formulation of present and future housing policies.







## PURPOSE AND SCOPE

This Initial Housing Element has two major purposes. First, it attempts to gather and assemble in one report all available data on housing relevant to the Town of Locust. Secondly, this housing element responds to federal requirements by participants in the U. S. Department of Housing and Urban Development, Comprehensive Planning Assistance "701" Program.

The data presented in this document can be used as an educational media for Locust's Town Council as well as other interested groups focusing on housing conditions. Ultimately, the content of this report (especially the goals and objectives as outlined) can be used as a basis for the development of a comprehensive housing program aimed at attacking a vast array of problems related to housing.

Primary housing data represented in this document was obtained from three major sources: 1) the 1970 Census of Housing; 2) a windshield survey conducted in January 1978; and 3) A Generalized Land Development Plan for Locust Planning Area, Centralina Council of Governments, May 1975. All existing planning documents were consulted in a effort to avoid unnecessary repetition of effort and expense. The findings and recommendations of this report are consistent with those found in the Stanly County "Initial Housing Element" as adopted by the Stanly County Board of Commissioners in 1977. It is also acknowledged that the "Regional Housing Plan", prepared by Centralina Council of Governments, was consulted in an effort to maintain overall consistency.

The Locust Housing Element is divided into six sections. Section One, the Introduction, outlines the purpose and scope; Section Two, Housing Supply, assesses the Locust housing supply; Section Three, Demand for Housing, assesses the future demand for housing in the Locust planning area; Section Four, Housing Goals and Objectives, formulizes broad goals and annual housing objectives; Section Five, Housing Policy Statements, formulizes overall strategies, including implementation strategies to correct present substandard housing conditions while making an effort to maintain and preserve existing and future standard housing. The final section, Section Six, is an assessment of environmental and historical considerations.

Whereas Section Two and Three focus on the existing and future housing stock, Section Four and Five seek to formulate specific housing policy statements.

Housing policy statements are based on the statistical findings in Section Two and Three, more importantly, on the needs and desires of Locust residents as expressed by citizen input and review. Public forums for citizen input and review provide the foundation for a continuing public participation process. This method has provided local officials with valuable citizen input in the formulation of present and future housing policies.







## SECTION TWO

## HOUSING SUPPLY







## HOUSING CHARACTERISTICS

Housing characteristics considered in this study will include total housing supply, crowding, household size, plumbing facilities, housing (rent) value, and vacancies. Also considered are data included in the 1975 "Generalized Development Plan for the Locust Planning Area" (prepared by Centralina Council of Governments 1975). Necessary census data was not readily available; therefore, data on number of black families, housing value, rent, overcrowding, and plumbing facilities were obtained by interpolation and formal investigations. A thorough analysis of such data provides a good basis for assessing present housing conditions and future needs.

### Housing Supply

There were 480 housing units in Locust in 1975; of that total, 456 or 95 percent were occupied. Mobile home units accounted for 29 or 6 percent of all housing units and duplexes accounted for 6 or 1.3 percent.

The overall condition of the housing stock was very sound, 18 or 4 percent of all single-family units were deteriorating and only 6 or 1.4 percent were dilapidated. Of all single-family units, 94.6 percent were in sound condition.

A total of 240 units were located in the fringe area. Of all single-family units in the fringe, 160 or 79.6 percent were standard, 26 or 12.9 percent were deteriorating and 15 or 7.5 percent were dilapidated.

Based on information obtained from a 1978 windshield housing survey, Locust has added approximately 77 dwelling units since 1975; additional units in the fringe area have increased by only 11. This in itself seems to indicate a trend toward increased construction within the town limits as well as in the fringe.

### Overcrowding

Housing units with more than one person per room are considered crowded according to the 1970 Census of Housing.

No U. S. Census information was available specifically relating to overcrowding in the Town of Locust. However, an interpolation and a comparative analysis, using county-wide information (Stanly County) and municipal data of two towns in Stanly County (Oakboro, Stanfield) that are similar in nature, size and character to Locust, conclude that Locust had approximately 8 overcrowded units.<sup>1</sup> There were no overcrowded units occupied by minorities in the town limits.

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1. Referenced information is from 1970 U. S. Census of Housing for Oakboro, Stanfield and Stanly County.







No information was obtainable relative to overcrowding in the fringe area.

### Plumbing Facilities

One indicator of the condition of housing used by the U. S. Bureau of Census is the lack of one or more plumbing facilities. According to information obtained from the Town Hall on March 22, 1978, no units located within the town limits were lacking one or more plumbing facilities.

### Housing Value and Rent

Many factors operate in the housing market to determine housing values and rent. Foremost among those are location, size, quality of materials, construction availability, adequacy of utilities and market demand.

The average monthly rent for<sup>2</sup> Stanly County in 1970 was \$37.00 and the average home value was \$12,200.00. Also, the monthly rent and average housing cost for Oakboro in 1970 was \$40.00 and \$10,000.00, respectively. The average housing cost in neighboring Stanfield was \$10,000 and the average monthly rent was \$40. It is felt that the average value and rent for Locust would be somewhat consistent, with an average housing cost of \$11,000 and an average monthly rent value at \$40.

### Vacancies

Vacancy rates are important indicators relative to the amount of "filtering down" that can take place in a community. More affluent families have a tendency to vacate smaller, less substantial housing for better units. Such vacant units are then made available to poorer families also finding it their desire or need to find better housing as well. The number of vacancies also helps to indicate the amount of choice the consumer has in finding a new residence that meets their need and budget constraints. If vacancy rates are high, generally the rent or sales price in the market will go down or stabilize. The U. S. Department of Housing and Urban Development uses a six percent base line vacancy rate as a general guideline in whether or not their housing assistance programs are needed to supply new housing. However, this six percent average may not reflect absence or abundance of certain types of housing, such as one-bedroom, apartments, three-bedroom, single-family homes, etc.

The vacancy rate in Locust for 1975 was at 4.6 percent; 22 units were either vacant, for sale or for rent. Of the total 22 units that were vacant, 10 or 45.5 percent were standard units, 6 or 27.3 percent were substandard and

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2. Housing Statistics, Centralina Council of Governments, January 1977.







6 or 27.3 percent were dilapidated. It should be stated that all dilapidated units in the town were vacant in 1975.

Based on information gained as a result of the 1978 Housing Survey, the vacancy rate had dropped to 1.3 percent. In effect, this means that there is somewhat less choice in housing selection within the town now than in 1975. This also provides an indication of the increase in the need for additional proper housing for the town's residents. A further analysis of the present and future housing need will be explained later.

TABLE 1  
SELECTED HOUSING CHARACTERISTICS

Locust, North Carolina - 1975

	<u>Numerical Value</u>
TOTAL HOUSING UNITS	480
Total occupied dwelling units	458
**Occupied units with incomplete plumbing	-
**Occupied units with no toilet	-
**Number of units occupied by Blacks	-
*Average monthly rent	\$ 40
*Average housing cost	\$ 11,000
*Over-crowding	8
Vacant housing units	22

Housing Total: The number of occupied housing units plus the number of vacant units.

Source: 1975 Generalized Development Plan (Locust Planning Area), Centralina Council of Governments, 1975.

\*\*Primary investigation at Locust Town Hall, March 22, 1978.

\*An interpolation based on 1970 Census of Housing data for Oakboro, Stanfield and Stanly County; assumes the selected variables for Locust has remained constant from 1970 to 1975.







## 1978 Housing Survey

As mentioned earlier in the introduction of the report, a windshield survey was conducted in January 1978 to determine the general housing conditions and new housing additions. In the survey, three basic housing types were identified--single-family units, mobile homes, and multi-family structures. These types were defined as follows:

**Single-Family Housing** - A residential structure designed and intended for occupancy by one family as a separate living quarter. A conventional single-family housing unit subdivided into living quarters for more than one family was designated as a multi-family housing unit.

**Mobile Home** - A residential unit designed and intended for occupancy by one family as a separate living quarter. Mobile homes differ from conventional single-family units in that they originally had wheels for moving from place of manufacture to the residential site and they are usually made of metallic material. Mobile homes are designed to be moved to the site after construction as a complete unit, rather than being constructed on-site.

**Multi-Family Housing** - A residential structure designed and intended for occupancy by more than one family in separate living quarters. Examples of multi-family housing units are duplexes, garage apartments, and apartments. Multi-family housing units include conventional single-family housing subdivided into living quarters for more than one family.

The survey team's primary objective was to examine the structural quality of Locust's housing stock. The windshield survey method requires the surveyor to look for structural deficiencies in the roof, outside walls, and foundation, and to select one of several quality definitions that fit each unit's characteristics. The definitions used to group Locust's housing quality are as follows:

**Standard** - No defects or only minor defects which normally would be corrected during the course of regular maintenance.

**Substandard** - Needs more repair than would be provided during the course of regular maintenance, such as broken window panes, doors, sinking foundation, etc.

**Dilapidated** - Critical defects so widespread that it should be rebuilt or torn down.







The survey team also made note of the status of housing, i.e., occupied, vacant, abandoned, or under construction. Definition of these characteristics are as follows:

Occupied Housing Unit - Any unit which apparently has occupants at the time of enumeration.

Vacant Housing Unit - A unit with no sign of occupancy at the time of enumeration. This implies that the unit is fit for human habitation, but is simply unoccupied. Units unfit for habitation were not enumerated under this particular category.

Abandoned Housing Units - Units that were in a state of dilapidation, thus unfit for occupancy.

Under construction - A unit was classified as under construction if it was in the process of being built or had recently been completed and was not yet occupied. This did not apply to additions or expansions of existing structures.

A total of 557 units were inventoried within the corporate limits of Locust. Of that total, 27 or 4.8 percent were mobile homes, 551 or 98.9 percent were single-family units and 6 or 1.1 percent were multi-family units. All of the multiple-family units recorded were in excellent condition, contained adequate parking and adequate land for development of additional units.

Overall, most of the exterior physical condition of the housing units within the town limits were "standard". Although 10.8 percent of all housing units were listed as substandard, the deficiencies were somewhat minor and could be brought up to standard conditions by instituting a good maintenance program. Substandard units were not concentrated in any given area, but were dispersed throughout the town. However, two areas were identified where maintenance is in the greatest need. The first area is identified as that area north of N. C. Highway 24-27; bordered by Willow Drive and the east town limits. The second area is located off North Central Avenue; bordered on the north and west by the town boundary and on the south by Smith Street. The need in these two areas is not limited to housing, but also includes public works maintenance and construction in the form of street improvements, sidewalk construction, gutter work, water and wastewater services. It should be noted that at present Locust does not have water or wastewater facilities; however, plans are presently underway to extend county facilities to service the entire Locust planning area.

Dilapidated units accounted for .9 percent or 5 of the total housing units in the town. Abandoned units totalled 3 or .5 percent of all housing units in the town.

#### Fringe Area

Of a total of 251 units surveyed in the fringe area, 45 or 17.9 percent were mobile homes. This figure compared to 27 mobile units located within the







town limits (4.8 percent of all units). Three mobile home parks were identified in the fringe area; a park containing 11 units located on State Road 1200, a park containing 5 units located off Lilesville Road and a 4-unit park located at the intersection of State Road 1143 and State Road 1140.

Of all units located in the fringe, 21.9 percent (55 units) were substandard, 15 or 6 percent were dilapidated and 4 percent (10 units) were abandoned. The occupancy rate for the fringe area was 94.4 percent.

In the foregoing paragraph, it was necessary to make the distinction between unoccupied units and vacant units. For the purpose of this study, only those units that were unoccupied and habitable were recorded as vacant. Units that were unoccupied and unfit to live in were listed as abandoned.

TABLE 2

HOUSING SURVEY SUMMARY, 1978

	<u>City</u>	<u>Fringe</u>	<u>Total Planning Area</u>
<u>Total Housing Units</u>	557	251	808
Mobile Homes	27	45	72
Multi-Family Units	6	-	6
Standard	492	181	673
Substandard	60	55	115
Dilapidated	5	15	20
Occupied Housing Units	547	237	784
Vacant Housing Units	7	4	11
Abandoned Housing Units	3	10	13
*Units under Construction	4	3	7

Source: Windshield Survey, January 1978.

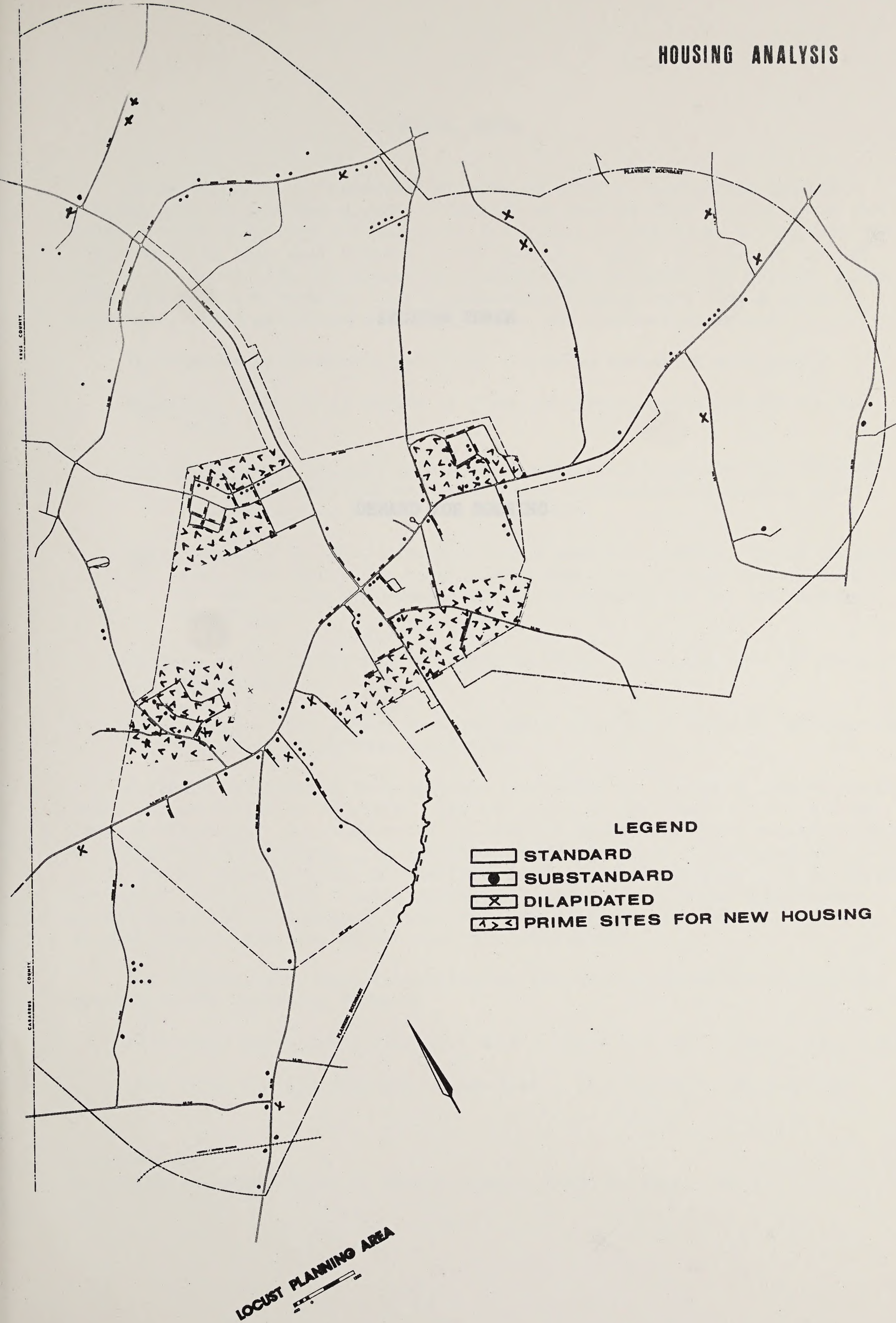
\* Units under construction were not included in the overall housing count.







# HOUSING ANALYSIS









SECTION THREE

SECTION THREE

DEMAND FOR HOUSING

1. Initial Housing Survey, Blount County, North Carolina, 1977.







## HOUSING NEEDS

It is important to note that this study makes a distinction between housing need and housing demand. "Demand" as used in this context is an economic concept involving the potential and actual buying power of families and individuals as they seek housing on the market. "Need" is a social concept and is concerned with the number of housing units necessary to provide decent, safe, and sanitary housing, plus a reasonable vacancy rate, for an area's household. Need encompasses both effective and ineffective demand.

In determining household need, the following variables were used:

Household - The total number of occupied housing units current in the town;

Low and Moderate Households - Low and moderate households were defined as those households who were living in substandard housing units. This amounts to 62 in 1978 for Locust;

Overcrowding - In 1975, 8 housing units were overcrowded. It is assumed that this figure has remained the same. It is also assumed that 70 percent of the overcrowded units are occupied by low and moderate households;

Vacancy - This refers to the number of vacant, for sale, and for rent dwellings;

Substandard - This refers to those units that had structural deficiencies according to the housing survey.

Based on the housing need analysis (see Table 4), Locust's current housing needs are estimated at 36 units. Its low and moderate need is 7 or 19.4 percent of the total. In other words, a total of 36 housing units should be added to Locust's housing stock. It should be noted that this figure does not include the 62 units that are presently in need of rehabilitation. It is further estimated that 5 of the 7 units needed for low-moderate income households should be assisted housing.<sup>3</sup> Long-term strategies should also be developed to meet the housing need of the aged and handicapped.

The methodologies used for estimating the housing needs are further explained in the following formula:

$$1978 \text{ Total Net Housing (Deficit) Need} = \{HH + (D + V)\} - \{HS_1 - (A_2 + D)\}$$

$$1978 \text{ Total Low and Moderate Income Need} = (1 + m + V_1) - (1 + m - D)$$

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3. Initial Housing Element, Stanly County, North Carolina, 1977.







1978 Assisted Housing Need = In this particular case, the assisted housing need was pre-calculated. It is assumed that the total number of Financial Assistance cases in 1976 (Stanly County Department of Social Services, 9-14-76) would be the same in 1978.

Where: HH - Number of Households  
V - Vacancy Factor (Preferred Vacancy Rate 6%)  
 $S_1$  - Substandard Dwelling Units  
 $HS_1$  - Total Housing Supply  
 $l + m$  - Low and Moderate Households  
D - Dilapidated Units  
 $A_2$  - Abandoned  
 $V_1$  - Vacant Units in 1978 - Dilapidated Units; thus a 3.4% Vacancy Rate

Table 4 denotes the preceeding formula.

Up to this point, this section has dealt mainly with the demand for housing based on present needs. However, as the present needs are being met, other needs for housing will come into focus as the demography changes.

The population increased from 1484 in 1970 to 1570 in 1976. This was a net increase of 86 persons or 5.8 percent. As the population in Locust was increasing by 5.8 percent, the population of the township (Furr Township) was increasing by 7.7 percent. This is an important comparison in that it seems to indicate that the increase in the town's population is in direct proportion to the township's increase. A further analysis of population for Stanly County revealed that Locust recorded the greatest population increase during this time period and that the 5.8 percent increase for Locust was greater than that of the county (4.6 percent).

The housing market in Locust seems to be responding to the demand for increased housing construction as a total of 77 units was constructed within the town's limits between 1975 and 1978 and another 11 in the fringe area. At the time of enumeration, 7 units were under construction in the Planning Area, 4 of which were located within the town limits.

TABLE 3

POPULATION PROJECTIONS

Locust, North Carolina

<u>Year</u>	<u>Town</u>	<u>Township</u>
1970	1484 <sup>1</sup>	4411 <sup>1</sup>
1976	1570 <sup>2</sup>	4749
1980	1862	5593
1990	2689	7116
2000	3146	7397







Source: Division of Community Assistance, 1978.

- 1) U. S. Bureau of Census, 1970.
- 2) N. C. Department of Administration, Division of State Budget and Management, 1977.

Assuming the percentage of housing stock continues in the future as it did in the past 3 years, 52 additional new dwelling units will be added to the existing housing stock by 1980, and an additional 8 units in the fringe area. This will mean an additional 3 multi-family or apartment units. Mobile homes will account for 4 in the town and 5 additional mobile units will be located in the fringe area. The increase in mobile homes indicates the only alternative many young home owners have.

Should the aforementioned predictions hold true, it would mean that the present housing deficit (36 units) would be satisfied by 1980 with an excess of 16 units. However, this does not address itself to the increase in population. By 1980, the population of Locust is expected to be 1862, a net increase of 292 persons between 1976 and 1980. Based on a household count of 2.8 persons per household, this would dictate a need for an additional 88 units to accommodate the projected population. Of the 88 units needed by 1980, 17 should be low-moderate units and 12 should be assisted units. Location of these units could be dictated in part by infrastructure investment (public facilities) and can be controlled, to a certain extent, by the town's governing body. The Housing Analysis Map identifies certain areas that are considered prime location for residential development.

The methodologies used for projecting the 1980 housing needs ( $N^{80}$ ) are explained in the following formula:

$$pp \div pph - HH^{78} = R^{80}$$

$$\text{then } R^{80} - S^{78 \rightarrow 80} = N^{80}$$

It is assumed that the 1980 low-moderate need  $1 + m^{80}$  will be the same percentage as that of 1978 (19.4 percent); therefore

$$1 + m^{80} = N^{80} \times 19.4$$

where:

pp	= 1980 projected population
pph	= persons per household in 1980 (2.80)
$HH^{78}$	= Total households in 1978
$R^{80}$	= Total households needed to meet the 1980 population demand
$S^{78 \rightarrow 80}$	= # of additional housing units built between 1978 and 1980
$N^{80}$	= Total housing need for 1980
$1 + m^{80}$	= Low-moderate need in 1980







The 1990 population projection for Locust (town limits) is 2,689, a net increase of 827 persons. This indicates a need for 295 additional units -- 40 mobile home units, 9 multi-family units or apartments; 33 should be low-moderate and 25 should be assisted units.

The period from 1990 to the year 2000 indicates that there will be a population of 3146 in Locust. Using the 2.8 persons per household estimate, there would be an additional 163 households added to the housing stock between 1990 and the year 2000.

The foregoing analysis has reemphasized the great need for housing, including low-moderate as well as assisted housing. Throughout the planning period, further emphasis should be placed on providing proper housing for the elderly and handicapped. If Locust is to experience the projected influx of population, it must institute a housing program or a series of related programs to solve some of the present housing problems and increase development of needed standard units.







TABLE 4

## HOUSING NEED ANALYSIS

Locust, North Carolina

HOUSING NEED 1978 HOUSING SUPPLY

Households	547	All Dwelling Units	557
Dilapidated Units	+ 5	Abandoned	- 3
Preferred Vacancy Rate 6%	+ 33	Dilapidated	- 5
Total Need	585	Useable and Available Supply	549
Useable and Available Supply	-549		
Total Deficit	36		
LOW AND MODERATE INCOME NEED		LOW AND MODERATE INCOME SUPPLY	
Low-Moderate Households	62	Dwelling Units Occupied by Low-Moderate	62
Vacancy (3.4%)	+ 2	Dilapidated Units	- 5
Total Low-Moderate Need	64	Low-Moderate Useable and Available	57
Low-Moderate Useable and Available Supply	- 57		
Low-Moderate Deficit	7		

Source: Division of Community Assistance, 1978.







## HOUSING GOALS AND OBJECTIVES

The overall goal of the Housing Element for the Town of Lenoir is to provide an environment in which every resident within the Planning Area may have an opportunity to achieve safe, decent and adequate housing.

In pursuit of this goal and to facilitate meeting the town's housing needs, the following goals and annual objectives are formulated:

1971-1972

**Goal:** Provide an environment in which every resident of the Planning Area will have the opportunity to achieve safe, decent, and adequate housing.

### SECTION FOUR

**Objective:** 1) Maintain the quality of residential neighborhoods by continuing to enforce zoning and building codes and other ordinances to protect the health, safety and general welfare of the community; and

2) Cooperate with other agencies to ensure the availability of housing for all residents of the community.

3) Continue to develop and implement a "rental assistance" program.

### HOUSING GOALS AND OBJECTIVES

4) Investigate and develop programs and services to assist low and moderate income families in obtaining housing.

5) Develop a local Housing Authority and prepare a Housing Assistance Plan.

1973-1974

**Objective:** 1) Maintain the quality of residential neighborhoods by continuing to enforce zoning, building codes, subdivision regulations, and other ordinances to protect the health, safety and general welfare of the community;

2) Investigate and develop programs and services to assist low and moderate income families in obtaining housing;

3) Continue to develop and implement a "rental assistance" program;

4) Cooperate with local Housing Authority in implementing the goals of the Housing Assistance Plan.

1975-1976

**Objective:** 1) Continue to enforce all existing codes and ordinances;







## HOUSING GOALS AND OBJECTIVES

The overall goal of the Housing Element for the Town of Locust is to provide an environment in which every resident within the Planning Area may have an opportunity to secure safe, decent and sanitary housing.

In pursuit of this goal and to facilitate meeting the town's housing needs, the following goals and annual objectives are formulated:

FY 78-79

Broad Goal: Provide an environment in which every resident of the Planning Area will have the opportunity to secure adequate, decent, safe and sanitary housing.

Objectives:

- 1) Maintain the quality of residential neighborhoods by continuing to enforce zoning and building codes and adopt and enforce subdivision regulations, minimum housing codes and energy codes;
- 2) Conduct quarterly public forums to acquaint the residents with housing problems and public input and support;
- 3) Continue the town-wide "clean-up, fix-up campaign";
- 4) Investigate federal housing programs and determine how they may be utilized by the town;
- 5) Develop a local Housing Authority and prepare a Housing Assistance Plan.

FY 79-80

Objectives:

- 1) Maintain the quality of residential neighborhoods by continuing to enforce zoning, building codes, subdivision regulations, minimum housing codes and energy codes;
- 2) Investigate and identify possible available sites for low and moderate dwelling units;
- 3) Continue public forums to solicit citizen input and overall support;
- 4) Cooperate with Local Housing Authority in implementing the goals of the Housing Assistance Plan.

FY 80-81

Objectives: 1) Continue to enforce all existing codes and ordinances;







2) Continue the cooperation mechanism with the Local Housing Authority;

3) Continue to solicit citizen input.

Although some of the broad goals and objectives may be beyond Locust's ability and/or resources to implement, such can be achieved with "outside assistance". For example, code enforcement may be available through cooperative agreement with other units of government. Provision of adequate water and sewerage could, perhaps, also be jointly financed and operated. Such action could result in an efficient, cost-effective total community development program.







## SECTION FIVE

### HOUSING POLICY STATEMENTS



SECTION FIVE

HOUSING POLICY STATEMENTS



## PUBLIC-PRIVATE POLICIES

A housing plan is not complete without specific formulated policies to aid in achieving stated goals and objectives. These policy statements will, in effect, provide actions and principles which will guide the town's administration and other public/private institutions in successfully dealing with the housing needs and problems of Locust's citizens.

It is not necessary to make a distinction between public and private policies. It is generally felt that the housing market is essentially a private system and that public/private coordination and cooperation is essential to housing development and improvement. The production and exchange of local housing is largely in private hands and is influenced by conditions, in many cases, in which the local governments have little or no control. Yet there are areas; i.e., utilities, education, health, welfare, environmental protection, etc., where the local government can and does play a role in housing development and availability. Governmental policies relating to zoning, building codes, subdivision regulations, etc., will have a tremendous influence on the location and availability of housing in Locust.

There are, however, several key points that must be made before any action can be taken relative to housing by local governments. First, local officials must recognize that housing problems cannot be solved within a vacuum but must be exposed and analyzed within a continuous and comprehensive framework. Housing is an indivisible part of the entire community fabric; and to improve it, one must improve the entire community development process. Finally, local officials must take a definitive commitment to improve the town's housing conditions. The following proposed policies will form the framework and foundation from which the town's housing commitment could be launched.

## POLICY STATEMENTS

Encourage active participation in new and rehabilitated housing program by lending institutions through mortgage loans to non-profit organizations, limited dividend and profit motivated developers, and through the provision of risk capital for housing development ventures.

Employ the use of capital improvements as a device for steering developmental monies toward stabilizing efforts in "high risk" or concentrated "unsound" housing areas.

Utilization and enforcement of housing codes in a manner that will encourage the appropriate use of rehabilitation, conservation, and/or demolition of the deteriorating housing supply.

Determine and remove any discriminatory restrictions imposed by local codes and ordinances upon the location of low and moderate income housing







developments or the rehabilitation, renewal, and revitalization of existing neighborhoods.

Promote the use of new materials and techniques that will maintain a high level of quality while lowering cost, speeding construction, and conserving energy.

Encourage input from the citizens of the residential areas involved in housing and neighborhood rehabilitation.

Encourage the rehabilitation of non-residential properties in order to stimulate total community development.

Encourage and promote programs aimed at working with neighborhood groups to improve the quality of the residential environment.

Encourage the developers and sponsors to work with local officials in meeting numerical goals for low and moderate income housing.

#### STRATEGIES AND IMPLEMENTATION ACTIVITIES

Strategies and implementation activities for meeting Locust's housing needs will basically focus on activities as outlined in the Locust Land Development Plan. As previously mentioned, there are governmental policies such as those relating to building codes, zoning, subdivision regulations, utility extensions, and property taxation that will have an influence on the location and availability of housing in the town. It is through the application of the aforementioned controls and other measures that Locust will seek to implement the policies of this housing element.

Finally, citizens and local interest groups of the areas involved in housing and neighborhood rehabilitation are encouraged to participate throughout this planning process. This document recognizes that the most important community asset for plan implementation is citizen participation.

#### EVALUATION

As stated in the land use element, a progress assessment will be made at the end of each fiscal year. The assessment will be made by the Planning Board with recommendations forwarded to the Town Council. The major evaluation goal is to accomplish those stated housing objectives within a three-year time period. In some instances, it may be necessary to re-prioritize objectives; and, in other instances, implementation of objectives may be ahead of schedule. At any rate, the evaluation process will be flexible enough to compensate for unexpected conditions, e.g., severe weather, gas or oil shortages, shortages of construction materials, etc., beyond the local government's control. (See evaluation form in Appendix A.)







## SECTION SIX

### ASSESSMENTS







## ASSESSMENTS

The environmental and historical assessments discussed in the Land Development Plan (Land Use Element) are applicable to this Housing Element.

A. OBJECTIVE ATTAINMENT TEST

B. OBJECTIVE STANDARDS

C. PROGRESS MADE TOWARD IMPLEMENTING OBJECTIVES

D. PROGRESS ACCOMPLISHED IN MEETING OBJECTIVES, IF ANY

E. RECOMMENDATIONS







## APPENDIX A

### HOUSING

#### ANNUAL OBJECTIVES EVALUATION FORM

A. OBJECTIVE ATTAINMENT YEAR FY \_\_\_\_\_ to \_\_\_\_\_

B. OBJECTIVE STATEMENTS

C. PROGRESS MADE TOWARD IMPLEMENTING OBJECTIVES

D. PROBLEMS ENCOUNTERED IN MEETING OBJECTIVES, IF ANY

E. RECOMMENDATIONS

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Date







## APPENDIX B

### OUTSIDE RESOURCES FOR MEETING GOALS AND OBJECTIVES

A number of governmental agencies have technical assistance and financial resources for assisting communities and individual families with their housing problems. This section lists some of the outside resource programs that may be most appropriate in meeting the needs of Locust's poorly housed citizens. Detailed information on each program may be obtained from the sponsoring agencies, such as: (1) The Department of Housing and Urban Development, (2) Federal Housing Administration, (3) Farmers Home Administration, and (4) the Housing Division within the North Carolina Department of Natural Resources and Community Development. Private lending institution loan officers can also supply information about available loan subsidy programs.

The following listings are brief descriptions of the nature of specific resource agency housing efforts that are presently available or soon will be.

#### FARMERS HOME ADMINISTRATION (FmHA)

##### \* FmHA Section 502 Homeownership Loan Program

The Farmers Home Administration's basic home improvement program is known as Section 502 of the Housing Act of 1949. The purpose of this program is to provide 100 percent loans to homeowners who want to buy, build, rehabilitate, or relocate a home. The repayment period of 502 loans can be a maximum of 33 years. For low income families (less than \$10,000 annually), the interest rate can go down to 1 percent. Use of the loan for substandard home rehabilitation requires bringing the unit up to code standards.

In addition, the 502 program has what are called "1:2:3 Home Improvement Loans" for low income homeowners. Maximum loans can be for \$7,000 with a 25 year maximum repayment period. Interest rates for adjust family income under \$3,000; \$3,000 - \$5,000; and \$5,000 - \$7,000 are 1, 2, and 3 percent, respectively (hence the term 1:2:3 loans).

##### \* FmHA Section 504 Home Repair Program

This program is designed for providing loans and grants to low income families. Grants, however, are restricted to the elderly. Funds can be used for a variety of basic "necessity-type" improvements, including: plumbing facilities, adding a room, repairing a roof, etc.

Section 504 applicants must first lack means to repay a standard Section 502 loan. Maximum sized loans and repayment periods range from \$1,500, with repayment in 10 years, to \$5,000 loans for 20 years.







DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

\* Local Contact

HUD Area Office  
415 North Edgeworth Street  
Greensboro, North Carolina 27401

\* Section 8 Lower Income Rental Assistance

This is a rent subsidy for low-income families to help them afford decent housing in the private market.

HUD makes up the difference between rent for an adequate housing unit. No eligible tenant need pay more than 25 percent of adjusted income toward rent. Housing subsidized by HUD must meet certain standards of safety and sanitation and rents for these units must fall within the range of fair market rents as determined by HUD. This rental assistance may be used in existing housing or in new construction or substantially rehabilitated units. Different procedures apply in each case.

Non-profit and profit-motivated developers, alone or together with public housing agencies, submit proposals for substantial rehabilitation or new construction in response to invitations from HUD; or they may apply to their state contracts to subsidize the units to be occupied by eligible families.

Tenants must be of low-moderate income, with incomes up to 80 percent of the Stanly County median income.

\* HUD Section 202 Loan Program for Rental Housing for the Elderly and Handicapped

The Section 202 program provides direct loans to non-profit sponsors to construct new housing or to substantially rehabilitate housing for the elderly and the handicapped. Financing is limited to projects using Section 8 rental assistance payments.

Tenants eligible for Section 202 projects include single persons who are 62 years old or over or handicapped and whose income is no more than 80 percent of the Stanly County median income.

\* HUD Section 207 Mortgage Insurance for Mobile Home Courts

This program is designed to help finance or rehabilitate mobile home parks. The Federal Housing Administration (FHA) insures mortgages made by private lending institutions on the entire park site. Mortgages are limited to \$3,900 per individual mobile home space in the park.

Developers who meet FHA requirements apply to an approved FHA lending institution after consultation with the local FHA insuring office.







\* HUD Community Development Block Grants

The purpose of this program is to provide communities with direct block grants for a range of activities previously eligible under separate categorical grant programs: Urban Renewal; Neighborhood Development Grants; Model Cities; Water and Sewer Grants; Neighborhood Facilities Grants; Public Facilities Loans; Rehabilitation Loans; Open Space and Urban Beautification; Historic Preservation Grants.

Locust can apply for a maximum of \$500,000 of Discretionary Funds under this program, available to a limited number of non-metropolitan communities in the state.

**\*\*NOTE:** It should be noted that the Community Development Program for small cities is in the process of being revised. When these revisions are finalized, the town will be notified of the changes.







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